

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of Financial and Insurance Regulation**

In the matter of:

Office of Financial and Insurance Regulation

Enforcement Case No.08-06659

Petitioner,

v

PACIFIC LIFE & ANNUITY COMPANY,

Respondent

---

Issued and entered  
on 11-17-08  
by Stephen R. Hilder  
Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
2. Based on the foregoing conduct, Respondent has violated R 500.2212.


**B. Order**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

Page 2

A 5x5 grid of dots forming the numbers 2002, 50, and 60. The first row contains 10 dots, the second row contains 10 dots, the third row contains 10 dots, the fourth row contains 10 dots, and the fifth row contains 10 dots.

-   
Chief Deputy Commissioner